Utilization Management Vendor Analysis Guide



How to Evaluate Leading Prior Authorization Solutions

Use this guide to drive focused vendor discussions and assessments—addressing your immediate needs while positioning your organization to capitalize on the AI, analytics, and automation advances reshaping utilization management and prior authorization.



Market Landscape

There are many options to address prior authorization improvement.

For this evaluation, we are comparing **purpose-built clinical intelligence platforms like Cohere's** that offer advanced prior authorization automation to **legacy, portal-only solutions** that have backed into automation through various retooling and adding capabilities on top of existing transaction-based portals.

Understanding the fundamental differences is critical to making an informed choice that will serve you in the future instead of *just meeting* compliance requirements:

Clinical Intelligence Platform: A comprehensive system that combines advanced technology with clinical expertise to transform authorization management and:

- Significantly reduces administrative burden through intelligent automation
- Provides clinical decision support, not just transaction processing
- Delivers meaningful and actionable insights through analytics
- Offers flexible approach to transformation, including an in-house product suite and delegated services
- Enhances provider satisfaction (Cohere sees 93% satisfaction rate) by meeting them where they are for submissions, and offering detailed transparency even for complex and peer-to-peer reviews.

Legacy, Portal-Based Prior Authorization Platform: A transaction-focused system primarily designed to facilitate basic submission and tracking of authorization requests. AI/ML is tacked on to existing infrastructure to facilitate advanced needs such as questionnaires for DTR workflows.

See a more detailed analysis on the pages that follow.

Utilization Management Vendor Analysis Guide Cont.



High Priority Considerations

Category

Auto Approval

Clinical Intelligence Platform

Examples based on Cohere

Advanced auto-approval capabilities using AI/ML to build longitudinal patient records for clinical information to automate decisioning and support quality reviews (even for non-EMR submissions). Results include up to 90% auto-approval rates.

Legacy, Portal-Only Solution

Most legacy vendors do not have full automation capabilities and can only recommend approval or denial.

Consideration: Responsible automation represents substantial workflow efficiency and cost savings for healthcare providers and health plans.



>350 Clinician-trained, fine-tuned precision AI models consistently outperform state-of-the-art LLMs. Ability to assist clinical reviewers with AI/ML enhancing review quality for complex cases. Highly trained LLMs pull unstructured data from clinical attachments and surface to reviewers for greater efficiency.

Surface error-prone clinical assessment questionnaires instead of ML interpretation of direct clinical documentation (one study indicates more than 30% of clinical questionnaires in the prior auth workflow yielded inaccurate responses).

Consideration: The intelligent platform approach delivers compound value across the healthcare ecosystem, by enabling the processing of complex unstructured medical records in seconds, extracting relevant clinical information automatically, and ensuring clinical nuance is considered to reduce risk.



Policy Codification

Services and expertise that translate complex medical policies into operational rules that can be reasoned over by Al models. Cohere's clinical intelligence platform supports medical policy needs, including NCDs and LCDs, third-party policies, and custom policies.

Most legacy vendors don't offer policy codification services.

Consideration: Deep policy expertise enables accurate and consistent implementation of payer guidelines with ongoing maintenance that streamlines operations.



Utilization Management Vendor Analysis Guide Cont.

Category

Clinical Outcomes/ **Decisioning Quality**

Clinical Intelligence Platform

Examples based on Cohere

Clinically-trained Al fine-tuned by medical specialty and business rules enables instant approvals for clinically appropriate care and can extract unstructured clinical data from attachments, which ensures high-quality decisioning. 80% of providers using Cohere's Al-powered automation observed a reduction in care delays.

Legacy, Portal-Only Solution

Reliance on outdated approaches to determine medical necessity has downstream effects related to cost and poor clinical outcomes. Most portalbased vendors CAN'T decision because they don't have integrated data and rules capabilities. "Soft" auto approvals are determined by responses to clinical questionnaires.

Consideration: This is the ultimate measure of success across your utilization management operations; the wrong approach impacts patient care quality and medical expense. Accuracy of determinations also affects both clinical outcomes and administrative costs. With an intelligence platform, health plans maintain full governance while benefiting from Al-enhanced decisioning.



Provider Performance Optimization

Supports provider satisfaction & performance based on detailed insights from within the PA platform. Actionable data for tailored programs to address areas such as improving clinical information (e.g., 92% improvement in clinical attachment rate) or reducing over-utilizations. Moves health plans away from one-size-fits-all provider experiences like gold carding.

Most legacy vendors only offer upstream capabilities and do not address ongoing provider performance optimization, analytics, and trends monitoring.

Consideration: Finely-tuned monitoring empowers the ability to understand changes in provider behavior, reduce risk, and optimize accordingly, moving to a proactive model.



Comprehensive **Channel Support** Flexible intake, (portal, phone, fax EMR/ touchless) not just a digital portal that meets providers where they are. At Cohere, machine learning can auto-attach incoming faxed clinical notes in 95% of cases.

Limited to digital-only channels (portal/ API). And when Faxes are received, most legacy vendors put the burden on health plans to ensure the authorization is processed.

Consideration: Flexibility across all submission methods meets providers where they are and addresses complexity related to the handling of missing information without burdening payer staff.



Utilization Management Vendor Analysis Guide Cont.



Healthcare providers, patients, and health plans all suffer from today's inefficient authorization systems, with legacy vendors offering only incremental improvements due to structural limitations. Cohere's platform transforms utilization management through advanced technology and clinical expertise, replacing the traditional "black box" approach with transparent decision-making, clear clinical criteria, and explicit processes that benefit both providers and health plans.



To learn more, visit coherehealth.com

